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AUTHOR Stover, Ronald G.; Stover, Penny W.
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ABSTRACT

During the farm crisis of the 1980s, many midwestern farm families suffered financial distress, but by 1989 an uneven financial recovery was under way. This report summarizes data collected from 207 South Dakota farm operators (a 29.6% response) and 182 spouses (a 26% response) as part of large survey conducted in 12 North Central states. The purpose of the survey was to identify farm families' adaptation pattern, information and educational needs, and opinions on rural development. Operators had an average age of 51.6 years, and 82% operated farms of 500 acres or more. About a third of operators and half of spouses had some postsecondary education. In 1988, 6% of respondents had negative net family income, while about half had incomes in the range of $10,000-$19,999. Most respondents believed that, over the last 5 years, local services and quality of life factors had stayed about the same. About half believed that financial conditions for farmers had gotten worse, but over half reported that their own family finances had become better. Responses to financial need by 39-58% of respondents included postponing major purchases, changing transportation patterns, cutting back on charitable contributions, and using savings to meet living expenses; 29% decreased savings for their children's education. Highly rated information and training needs were concerned with marketing skills, new technologies, and reducing costs through low-input farming. Spouses were highly involved in farm operations and decisionmaking, and experienced considerable stress related to farming risks and balancing work and family responsibilities. This report contains 15 data tables. (SV)

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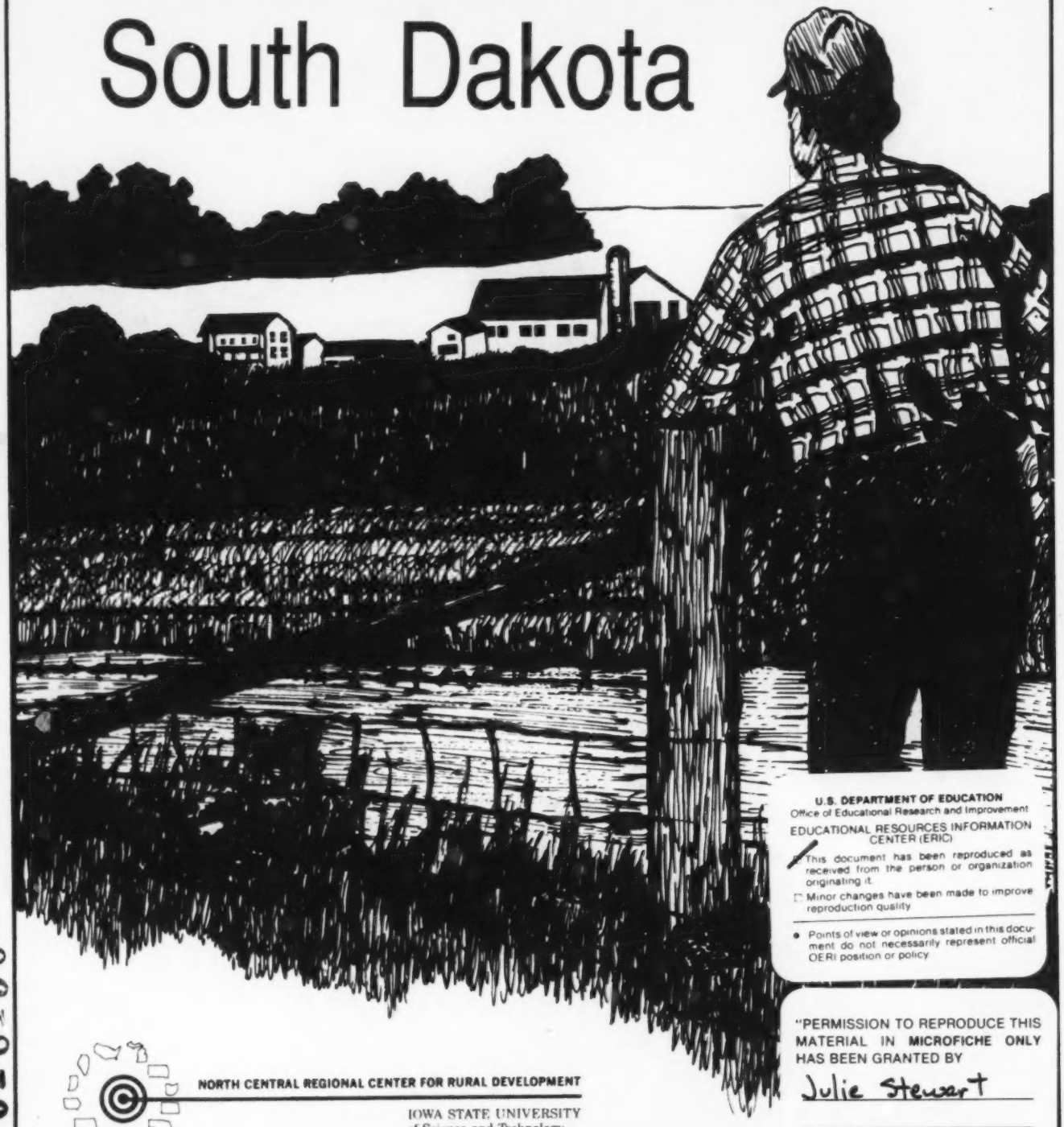
Farm Family Adaptations to Severe Economic Distress:

South Dakota



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Farm Family Adaptations to Severe Economic Distress: Ohio

Results of the 1989 Regional Farm Survey

Linda Lobao and Katherine Meyer

August 1990

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Preface

The 1980s brought much change to rural America. Profound changes occurred in farming. As new technology was adopted, farm numbers continued to decline and many farm families found themselves struggling against low commodity prices. In addition, financial distress gripped many farm families. As interest rates soared, farm assets declined and farm incomes plummeted. The farm crisis during the 1980s was undoubtedly one of the darkest moments in the history of the Midwest.

However, as the 1980s drew to a close, many farm families' financial positions improved and much of rural America experienced a recovery. As a result of the differential impact of the farm crisis and the uneven financial recovery, this study of farm families was undertaken as a way to assess the socioeconomic status of farm families in the Midwest.

Financial support for the project was provided by the North Central Regional Center for Rural Development as part of the regional research project NC-184. Cooperating in the study were the land-grant universities and the Agricultural Statistics Services in each of the North Central states. The data collection was conducted through a cooperative agreement between Iowa State University and the Iowa Department of Agriculture and Land Stewardship, Agricultural Statistics Service. The primary objective of the study was to assess the socioeconomic conditions of farm families in the region and provide an overview of needed research and extension activities to assist farm families.

The authors wish to acknowledge the valuable technical assistance provided by Julie Stewart and Kristi Hetland of the North Central Regional Center for Rural Development. Jacqueline Fellows, department of sociology, Iowa State University, provided much assistance in the data management and analysis.

Results of the 1989 Regional Farm Survey: Ohio

Linda Lobao and Katherine Meyer

This report summarizes data collected from a sample of Ohio farm families as part of a larger study conducted in the 12 North Central states of Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota and Wisconsin. This survey was conducted through the cooperation of The Ohio State University and Ohio Agricultural Statistics Service, with funding from the North Central Regional Center for Rural Development.

The purposes of the survey were to:

- Identify what adjustments farm families made during the 1980s in response to the farm crisis.
- Identify information and educational needs of farm families.
- Assess farm families' opinions about several important agricultural and rural development issues.

Methodology

In February 1989, a statewide random sample of 1,000 farm operators and spouses was contacted. A packet of two questionnaires was sent--one for the farm operator and the other for the spouse. One set of questions was answered by both operator and spouse; other questions were answered only by the operator or only by the spouse. Reminder letters and follow-up questionnaires were mailed at two- and four-week intervals, respectively, in order to increase response.

There were 388 operator surveys returned for a response rate of 38.8 percent, and 353 spouse surveys returned. Of the total 741 respondents, 314, or 83 percent, were matched questionnaires for both the spouse and the operator. This paper presents the major findings from the mail survey on the status of farm families in Ohio.

In addition to the mail survey, 44 nonrespondents were interviewed by telephone and asked a number of questions from the mail survey in order to determine any bias in the survey. Demographic characteristics revealed that nonrespondents were slightly younger, with a median age of 47 years for operators and 45 years for spouses compared with 53 and 51 years, respectively, for respondents. Median education was the same for respondents and nonrespondents. Average income from farming was in the same range for both groups. Operators' perceptions about their farm financial situation relative to other farmers were also generally similar. These comparisons show that the replies of respondents and nonrespondents were in a similar range with no appreciable variations between the two groups.

Linda Lobao is an assistant professor in the department of agricultural economics and rural sociology, The Ohio State University.

Katherine Meyer is an associate professor in the department of sociology, The Ohio State University.

Results

Respondents' personal characteristics are reported in Table 1. The mean age of operators, 53 years, was comparatively close to that reported by the Census of Agriculture for Ohio in 1987. The age of farm operators from the Census of Agriculture was 51.1 years. Farmers tended to be an increasingly older population and this sample was no exception: about one-third of operators and one-fourth of spouses were over 60. The majority of respondents had completed at least 12 years of formal education. About one-third of the operators as well as spouses had completed some post-secondary education. Average net family income, which includes both farm and nonfarm income, was in the range of $20,000 to $29,999. About 8 percent of the respondents experienced a negative net family income.

Farm characteristics of survey respondents are reported in Table 2. Mean farm size of survey respondents was 367 acres and more than one-half of the respondents had between $10,000 and $99,000 in gross farm sales. In comparison, census data show that Ohio farms were generally smaller than those in our sample, with a farm size of 189 acres. The census results indicated that about one-half of Ohio farms had gross sales under $10,000.

Community and Economic Conditions

Respondents were questioned about whether local services, facilities and economic conditions had improved, gotten worse or stayed the same over the last five years. In general, most respondents reported that local services and facilities had stayed the same (Table 3). Shopping seemed to be the greatest area of improvement, mentioned by about two-thirds of the respondents. Nearly 40 percent also reported improvements in both adult education and banking services. Respondents were less positive about and evenly divided over improvements in job opportunities and schooling. Even greater pessimism was expressed about the farm economy. More than 60 percent said the current financial situation of farmers had become worse and nearly 45 percent reported poorer conditions for agribusiness firms. A somewhat greater number of respondents (29 percent) reported deterioration in their own farm's financial condition than those who reported improvements (21 percent), with the remaining majority having experienced no change.

Quality of Life

Both operators and spouses were asked to evaluate the quality of life in their community, family and farm economy. Table 4 shows that while most factors remained the same, again, there was somewhat more pessimism regarding the farm economy. Thirty-eight percent of the operators and nearly 44 percent of the spouses believed the overall economic condition of farmers would become worse in the next five years and both sets of respondents were more likely to report less (rather than greater) satisfaction with farming over time. When questioned about their own financial situation as compared to other farmers, however, about one-third of the respondents reported better conditions. This may reflect the general tendency of our sample to have over-represented farms with higher sales and to have excluded those who experienced the brunt of the farm crisis--those who had left farming altogether in the past five years.

More deterioration than improvement in the tradition of "neighboring" was also expressed. In general, spouses were more likely to report poorer family and farm finances, more pessimistic prospects for future farming, and less satisfaction with farming. This suggests that any farm/family policy might be directed first to spouses who are expressing the greatest disappointment in the farm opportunity structure.

Farm Family Adjustments

Farm operators reported their families had made a number of adjustments to the changing economic conditions. Table 5 shows that more than one-half postponed major household purchases and used savings to meet living expenses. Between 30 percent and 40 percent cut back on charitable contributions, changed shopping and transportation patterns to save money, reduced household utility usage, and decreased money saved for their children's education. More than one-third of the operators and nearly 40 percent of the spouses sought off-farm employment. More than one-fourth reported increasing use of credit, selling possessions or cashing in insurance, and postponing medical or dental care to save money. About one-fifth fell behind in paying bills.

Table 6 shows the pattern of off-farm employment for operators and spouses. Of the total sample, 162 operators (44.4 percent of 365 valid responses) and 165 spouses (49.4 percent of 334 valid responses) worked at an off-farm job in 1988. Complete data are available for 161 operators and their spouses regarding the hours per week spent at off-farm work. Mean hours worked were 36.1 hours and 32.5 hours for operator and spouse, respectively. More than 70 percent of the operators and 50 percent of the spouses worked a full-time week of 40 or more hours.

Farmers were asked about changes in their farm operations between 1984 and 1988. Nearly one-half (45 percent) reported no changes in the amount of land operated while more than one-third increased operations. About one-fourth reported a decrease in time spent on farm work, which may reflect the increase in off-farm employment found among the sample. More than one-fifth also reported an increase in family labor. This suggests that family labor might have been functioning as a substitute for operators' work or that perhaps family labor was being substituted for hired labor cutbacks (Table 8).

Risk Reduction Behaviors

Operators were asked to compare changes made in the farm operation between 1984 and 1988 and to discuss changes anticipated in the next several years. Table 8 shows that farmers responded to precisely those factors that put operators at greatest risk during the recent farm crisis--nearly 73 percent postponed major farm purchases, more than 60 percent reduced both short- and long-term debt, 43 percent began to share machinery and labor with neighbors, almost 45 percent reduced hired labor expenses, and approximately 33 percent diversified operations with livestock. Farmers also kept a closer watch on financial records and marketing practices.

Changes anticipated in the next decade involved similar risk reduction techniques. In addition, many farmers reported they might use futures markets to hedge prices (nearly 40

percent) and more than one-fifth anticipated starting a new nonfarm business. In contrast to often echoed expectations about wide out-migration from farming into new career channels as a consequence of farm restructuring, only about 15 percent of operators indicated they might seek training for new vocations. Rather, most farmers seemed to expect to leave farming through retirement and almost 30 percent reported they might be doing so in the next several years.

Participation in Government Programs

A number of farm and nonfarm programs can assist families who wish to remain in farming. Table 9 shows the extent to which farmers participated in these programs and the level of help the programs offered. As would be expected, the majority of farmers (about three-fourths) participated in federal commodity programs. About one-fourth had participated in the Conservation Reserve Program and about one-half received help from the 1988 Drought Assistance Act. Most believed the aid they received from these programs was helpful. Reasons for nonparticipation in these programs were generally that the farmer did not need them. About 8 percent of all operators did not qualify for commodity programs; 18 percent did not qualify for the CRP; 13 percent did not qualify for FmHA loans; and nearly 16 percent did not qualify for 1988 drought assistance. Around 7 percent of farmers filed Chapter 11 bankruptcy or Chapter 12 reorganization.

In addition to farm-related federal programs, some farmers participated in educational and social welfare programs. About 14 percent reported that they or other family members participated in vocational retraining programs. About 8 percent took part in off-farm job assistance programs and about 9 percent used mental health counseling services. However, most farmers using off-farm job search and mental health assistance reported they were of no help. This suggests that delivery of these services may have been inadequate or alternatively, that such services may have had limited capacity to deal with social structural problems, such as lack of local employment alternatives and deteriorating family well-being. A comparatively high proportion of farmers (from one-fifth to one-fourth) reported needing food stamps, fuel assistance, unemployment benefits and income assistance programs. However, only about one-half of those that reported need for such programs could actually use them: close to 10 percent of all farmers reported they did not participate because they did not qualify. In sum, this table suggests that at a minimum, upgrading and extension of social welfare services are still necessary to meet the needs of the farm population.

Information and Training Needs

Farmers were asked about the types of information and training they would need to stay in farming in the next five years. Table 10 shows that the types of information and training farmers need involve reducing farm production costs and gaining marketing advantages: the use of new technologies, low input farming, and improving marketing skills. Most farmers expressed at least a moderate need for these. Farmers seemed somewhat less inclined to want information/training about recently advocated small farm survival strategies such as increasing value-added production and diversifying operations. About one-third also reported little need to learn more about available government assistance.

Spouses' Involvement in Farm Operation

One of the reasons for the survival of family farming has been the ability of farmers to reduce household consumption and to combine flexible and alternative ways of generating income during financial downturns. Women's roles are critical in providing new methods of supporting the family and subsidizing the farm. Spouses (who in our sample were about 98 percent female) were asked the extent to which they performed various farm duties and whether the time spent on each duty had changed over the past five years. The results are shown in Table 11. Spouses participated in those areas of farm production traditionally reserved for women (running farm errands, bookkeeping and taking care of home consumption needs) as well as in broader farm activities. More than one-half of the spouses did field work and took care of farm animals. Spouses reported somewhat less involvement in making major farm purchases and marketing. Nearly all spouses performed household tasks and more than 50 percent had always or sometimes worked at an off-farm job.

Spouses were also asked to report changes in farm work roles. Our expectation was that farm work would increase both in time and across different roles. However, notable increases in the amount of time allocated to farm activities appeared mainly in bookkeeping and record keeping. Time spent on other farm activities, such as field work and taking care of farm animals, actually appeared to decrease. What changed for women was the time spent in off-farm work, with more than one-fourth reporting an increase. Spouses' main contributions to farm and family survival thus appeared to be coming through off-farm rather than farm work.

Family Decision-Making Behavior

Spouses' involvement in decision-making is shown in Table 12. Nearly all (87 percent) spouses were involved in decisions about purchasing major household appliances, but participated less in direct decisions about farming. Almost 60 percent of spouses were involved in decisions to buy or sell land and about 40 percent were involved in land rental and farm equipment purchases. Most decisions about marketing products or trying new practices were still made by the operator with little spousal input. Few spouses also made any decisions alone in contrast to a much greater extent of decision-making by "operators or someone else."

Pressures Experienced by Spouses

Women play crucial roles in buffering stress and in facilitating family adaptations during times of economic crisis and change. The pressures farm spouses experience not only affect them personally, but have implications for the general well-being of their families. Spouses were asked how often they experienced various stressful situations. The results are shown in Table 13. The greatest pressures involved "lacking control over weather and prices" and "problems in balancing work and family responsibilities," experienced occasionally by more than one-half of the respondents and on a daily basis by one-fourth. Less than 10 percent reported conflict with spouse or children on a daily basis, although a much larger proportion (about one-half) experienced some occasional conflict. Almost one-fifth reported some difficulty with child care arrangements.

Coping Strategies Used by Farm Spouses

Social psychological strategies that enabled spouses to cope with farm pressures and reduce stress are shown in Table 14. Spouses were asked what they did the last time they had a serious problem about farming, such as drought or low prices. The most frequent mechanism for coping was turning to religion and participating more in church activities, used often or a great deal by more than one-half of the spouses. Another strategy was to divert interests into activities outside farming, used at least often by nearly 40 percent of spouses. Many spouses used cognitive strategies. They tried to cope by rationalizing the situation as something that must be put up with in life: seeing their situation as more favorable than that of others, telling themselves that there are good and bad things about farming, putting up with a lot for farm life--all of which were used often or more by more than one-half of the spouses.

Others tried to ignore the situation entirely ("go on as if nothing is happening," "wish the situation away," "refuse to think about it") used often or more by at least one-fifth of the spouses. Relatively few spouses sought much support from external sources, but when they did so they tended to use family and relatives first, followed by spiritual counseling. Only about 6 percent turned to mental health professionals. About one-third tried to cope with pressure through eating or addictive substances, but only 9 percent did this frequently.

Participation in Farm and Local Organizations

A variety of farm and local organizations claimed respondents' attention. Table 15 shows the organizational involvement of operators and their spouses. Fifty-nine percent of the operators and 50 percent of their spouses were members of general farm organizations. Another 16 and 13 percent of the operators and spouses, respectively, had been past members of these organizations. Nearly one-fifth of the spouses participated in women's branches of general farm organizations, but only about 3 percent were involved in independent women's farm organizations. About 2 percent of both the operators and spouses were members of farm political action groups. More than one-fifth of the operators were members of market or supply cooperatives. Finally, 19 percent of the operators and about 9 percent of the spouses had served on local governing boards.

Summary

The image of farm households' social and economic adaptations from the Ohio data suggests several summary points. First, farmers generally reported little change in many community services such as health care, child care, police and fire protection, shopping, and banking. Better job opportunities and schooling, however, did not appear to have followed the extension of other services into rural areas, at least according to the perceptions of our sample. Farmers also believed economic conditions in farming had declined, but most considered themselves to be no worse off than other farmers in their area. There was also more pessimism than optimism regarding satisfaction with farming among both operators and spouses.

Families did have to adapt to current farm restructuring. Most had to tap into savings and postpone major household purchases. Some used other strategies such as changing food, transportation, utility and health care use to save money. Another strategy used was to increase

off-farm employment, particularly by the farm spouse. Regarding the farm operation, farmers tried to reduce debt and expenses, and were sharing or intended to share labor and machinery with neighbors. More than 10 percent of operators also stated they would retire within the next five years. In order to continue farming, operators expressed a need for methods that would lower production costs. Farm spouses reported that balancing their numerous responsibilities was most difficult, this having been undoubtedly exacerbated by off-farm work.

Federal agriculturally-related programs seemed to have helped many farmers. However, for every farmer served by nonfarm economic and social programs (income assistance, food stamps, fuel assistance), another needy farmer was not because of qualification standards. In this period of economic transition, the position of the farm family seemed to be one of tension and change.

Table 1. Comparison of respondents' personal characteristics to personal characteristics of total farm population in Ohio

Personal characteristics	Sample of operators	Sample of spouses	Farm population*
Average age, years	53.0	51.0	51.1
	Percent		
Under 25	0.5	0.3	2.3
25-34	9.7	11.9	13.1
35-44	20.8	23.4	20.2
45-49	11.0	9.8	10.7
50-54	11.6	15.7	11.0
55-59	14.0	14.0	11.2
60-64	11.5	12.4	11.3
65-69	10.2	6.0	8.8
70 +	10.7	6.5	11.4
Average years of education	12.0	12.0	N/A
	Percent		
1-8	1.6	1.8	N/A
9-12	65.1	64.6	N/A
13-16	26.8	29.7	N/A
17 +	6.4	3.9	N/A
Net family income	Percent		
Loss was realized	7.9		N/A
$1-$9,999	7.9		N/A
$10,000-$19,999	20.7		N/A
$20,000-$29,999	15.9		N/A
$30,000-$39,999	18.7		N/A
$40,000-$49,999	14.4		N/A
$50,000-$59,999	6.2		N/A
$60,000-$69,999	3.1		N/A
Over $70,000	5.1		N/A

* Ohio 1987 Census of Agriculture, Advance State Report

Table 2. Comparison of respondents' farm characteristics to farm characteristics of total farm population in Ohio

Farm characteristics	Sample of operators	Ohio farm operators population*
Average farm size, acres	367	189
	Percent	
1 to 9	8.0	7.6
10 to 49	3.4	21.0
50 to 179	30.4	40.5
180 to 499	33.8	22.3
500 to 999	17.0	6.4
1,000 +	7.5	2.2
Gross farm sales	Percent	
Less than $10,000	14.5	49.7
$10,000 to $39,999	30.2	26.4
$40,000 to $99,999	24.6	13.1
$100,000 to $249,999	21.8	8.1
$250,000 to $499,999	6.1	2.0
$500,000 or more	2.8	0.7

* Ohio 1987 Census of Agriculture, Advance State Report

Table 3. Farm operators' opinions on changes in local services, facilities and economic conditions

Category	Improved	Remained the same	Gotten worse	Uncertain	Not available	Number of respondents
			Percent			
Shopping facilities	63.1	28.1	7.8	0.8	0.3	374
Banking services	39.2	47.3	12.4	0.8	0.3	372
Adult education opportunities	37.0	52.4	4.5	4.3	1.9	376
Job opportunities	28.0	39.3	28.5	3.7	0.5	379
Police and fire protection	26.1	66.4	5.6	1.6	0.3	375
Opportunities for entertainment and recreation	24.9	57.8	11.0	4.5	1.9	374
Health care services	23.3	56.6	12.1	7.2	0.8	373
Child care facilities	21.8	45.0	7.0	21.6	4.6	370
Quality of schools	21.6	49.3	22.4	5.9	0.8	375
Farm's financial condition	21.1	47.9	28.9	1.1	1.1	380
Current financial condition of area lenders	15.2	53.7	19.0	9.6	2.4	374
Current financial condition of farmers	11.3	23.6	60.6	3.8	0.8	373
Current financial condition of area agribusiness firms	9.6	37.8	44.7	6.9	1.1	376

Table 4. Farm operator and spouse opinions on quality of life in their communities

Opinions	Become better		Remained the same		Become worse	
	Op	Sp	Op	Sp	Op	Sp
	Percent					
Your family finances in past 5 years	40.8	36.2	31.5	30.5	27.6	33.3
Quality of life for your family in past 5 years	37.1	34.5	49.9	53.0	13.1	12.4
Overall economic condition of farmers in next 5 years	31.3	20.4	30.8	36.1	37.9	43.5
Likelihood you will continue to farm for at least the next 5 years	26.6	21.0	56.8	61.1	16.6	18.0
Your financial situation compared to farmers in your area	37.6	29.4	53.4	59.1	9.0	11.6
Your satisfaction with farming	21.7	15.5	50.8	55.7	27.5	28.8
"Neighboring" over the past 5 years	14.4	12.8	58.8	64.0	26.8	23.2
Neighbors helping each other over the past 5 years	14.6	14.9	59.7	64.6	25.6	20.5
Things you have in common with people in your community	16.6	12.8	66.5	71.0	16.8	16.3

Op = Operator (N=368-387)
Sp = Spouse (N=334-348)

Table 5. Farm family adjustments reported by operator as made in 1985-1989 because of financial need

Adjustments	Yes	No	Number of respondents
	Percent		
Postponed major household purchase(s)	55.2	44.8	377
Used savings to meet living expenses	50.5	49.5	378
Cut back on charitable contributions	42.2	57.8	377
Changed food shopping or eating habits to save money	39.1	60.9	376
Spouse took off-farm employment	39.0	61.0	364
Changed transportation patterns to save money	38.5	61.5	379
Reduced household utility use, such as electricity, telephone	37.5	62.5	376
Decreased money saved for children's education	34.8	65.2	353
Took off-farm employment	34.2	65.8	371
Postponed medical or dental care to save money	28.6	71.4	377
Sold possessions or cashed in insurance	25.9	74.1	379
Purchased more items on credit	25.6	74.4	379
Fell behind in paying bills	19.3	80.7	380
Borrowed money from relatives or friends	17.1	82.9	380
Canceled or reduced medical insurance coverage	15.8	84.2	379
Let life insurance lapse	13.3	86.7	376
Postponed children's education	8.6	91.4	348

Table 6. Off-farm employment of operator and spouse in 1988

Hours per week	Operator		Spouse	
	Number	Percent	Number	Percent
1-9	8	5.0	7	4.3
10-19	18	11.2	16	10.0
20-29	10	6.2	23	14.3
30-39	12	7.4	32	19.9
40 +	113	70.2	83	51.5
Average hours per week	36.1		32.5	
Number of respondents	161		161	

Table 7. Changes in farm operation reported by farm operator--1984 and 1988

Changes	Increased	No change	Decreased
		Percent	
Acres owned	21.9	71.6	6.4
Acres rented	24.0	59.3	16.8
Total acres operated	34.5	45.4	20.1
Operator hours worked on farm	17.8	56.4	25.8
Percent family labor on farm	22.2	63.9	13.9

Table 8. Farm operators' report of risk reduction behaviors for 1984-1988 and behaviors planned for 1989-1993

Adjustments	Changes made 1984-1988		Changes planned 1989-1993		
	Yes	Number of respondents	Yes	Maybe	Number of respondents
	Percent		Percent		
Paid closer attention to marketing	79.5	370	68.9	10.0	350
Postponed major farm purchase	72.8	372	40.6	26.7	345
Reduced long-term debt	63.9	360	52.5	11.1	341
Reduced short-term debt	61.1	350	50.2	9.4	331
Kept more complete financial records	60.6	368	57.9	5.9	332
Reduced expenditures for hired help	44.6	363	29.2	8.6	336
Shared labor or machinery with neighbors	43.0	370	35.2	12.8	344
Diversified farm by raising livestock	32.9	368	24.3	15.0	346
Sought off-farm employment	31.8	365	22.8	13.0	338
Reduced machinery inventory	29.4	371	20.3	13.8	340
Rented more acres	24.9	357	21.6	16.2	333
Rented fewer acres	24.3	362	15.5	8.9	336
Bought crop insurance	23.0	365	22.4	16.2	339
Used futures markets to hedge prices	18.8	366	19.4	17.9	340
Diversified farm by adding new crops	18.6	370	16.9	32.0	350
Bought additional land	15.7	370	12.5	19.7	345
Started a new business (not farming)	10.3	370	9.6	14.5	344
Sold some land	9.7	371	6.2	11.7	341
Changed from cash rent to crop share	9.7	360	10.2	10.2	339
Retired from farming	9.3	364	10.5	19.6	342
Sought training for new vocation	8.1	369	6.4	8.5	342
Quit farming	7.0	359	8.6	23.6	339
Transferred land back to lender	3.8	366	1.8	2.9	341

Table 9. Farm operators' report of participation in government programs and their opinions on how helpful the programs were

Programs and laws	Participated			Did not participate				Number of respondents
	No help	Some help	A lot of help	Not needed	Did not qualify	Not available	Did not know about	
	Percent			Percent				
Federal government commodity programs (Feed Grain, Dairy Support)	4.1	41.3	27.5	14.6	8.3	1.4	2.8	363
1988 Drought Assistance Act	9.4	28.2	11.1	33.6	15.7	0.6	1.4	351
Loans from FmHA	7.5	5.3	4.7	64.3	13.1	1.4	3.6	359
Federal All-Risk Crop Insurance	10.6	8.0	3.4	61.6	5.7	1.1	9.5	349
Conservation Reserve Program (CRP)	7.2	15.4	3.2	51.0	18.3	1.7	3.2	345
Financial analysis or counseling by extension service	7.0	5.1	2.3	73.8	3.7	0.6	7.6	355
Vocational retraining/ education program for self or family member	5.6	6.5	1.7	73.6	5.6	1.7	5.1	354
Mental health counseling for yourself or family member	6.5	2.0	0.8	83.1	3.1	0.3	4.2	356
Unemployment benefits	6.2	3.7	0.8	76.1	9.8	0.6	2.8	356
Farmer/lender mediation service	7.5	2.9	0.6	68.4	5.2	2.6	12.8	345
Chapter 12 (debt restructuring for farmers)	6.2	1.1	0.6	86.8	4.2	0.3	0.8	355
Job Partnership Training Act or other off-farm job search assistance programs	6.5	0.6	0.6	79.0	5.7	2.3	5.4	353
Income assistance (AFDC, SSI)	6.5	2.8	0.6	72.5	8.4	0.6	8.7	356
Chapter 11 bankruptcy (debt reorganization)	5.6	0.8	0.3	88.1	3.7	0.3	1.1	354
Food stamps	7.3	0.6	0.3	80.6	9.9	0.0	1.4	355
Fuel assistance	6.2	3.1	0.3	77.3	8.7	0.0	4.5	357

Table 10. Farmers' opinions on their information and training needs to continue farming in the next five years

Category	Need					Number of respondents
	None	Low	Moderate	High	Very high	
	Percent					
Reducing production costs through low-input farming methods	15.6	12.8	35.7	23.7	12.3	359
Marketing skills	20.8	11.1	33.2	24.7	10.2	361
Using new technologies as they become available	14.1	13.9	36.8	26.3	8.9	361
Using new machines and chemical inputs to increase production	13.8	15.5	39.0	23.2	8.6	362
Available government assistance	32.1	15.4	30.7	15.1	6.7	358
Using appropriate conservation techniques	23.4	18.4	38.2	13.9	6.1	359
Bookkeeping and financial systems	32.7	16.6	34.3	10.5	5.8	361
Diversifying farm operation by adopting new crops and livestock	36.4	14.6	34.7	11.2	3.1	357
Processing farm products on farm before selling	47.1	21.4	20.6	8.1	2.8	359

Table 11. Farm spouses' report on types of farm duties and changes in the amount of time spent on these duties

Duties	Perform these duties					Time spent on these duties			
	Always	Sometimes	Never	Not done	Number of respondents	Increased	Stayed the same	Decreased	Number of respondents
	Percent					Percent			
Household tasks and/or child care	90.9	6.2	2.4	0.6	339	23.2	64.3	12.4	314
Took care of a vegetable garden or animals for family consumption	57.1	32.1	7.0	3.8	343	10.2	66.8	23.0	313
Bookkeeping and maintained records	50.7	29.0	17.6	2.6	341	23.4	65.6	11.0	308
Worked at an off-farm job	32.4	27.9	28.5	11.1	333	25.6	58.5	15.9	258
Ran farm errands	22.6	68.5	5.6	3.3	337	14.0	64.1	21.9	315
Milked or cared for farm animals	18.5	39.7	19.4	22.4	330	12.5	53.1	34.3	271
Field work	14.4	51.5	25.2	8.9	326	12.1	53.7	34.2	298
Supervised the farm work of others	5.8	34.0	42.6	17.6	329	7.2	77.6	15.2	250
Marketed farm products through wholesale buyers or directly to consumers	5.1	21.1	53.2	20.5	331	6.4	81.2	12.4	234
Purchased major farm supplies and equipment	4.5	26.0	56.1	13.4	335	4.5	83.3	12.2	246

Table 12. Farm spouses' opinions on family decision-making behavior

Decisions	Usually me	My husband or someone else	My husband and I or someone else	Decision has never come up	Number of respondents
			Percent		
Buy major household appliances	17.3	10.7	70.0	2.0	347
Buy or sell land	0.9	15.4	58.1	25.6	344
Buy major farm equipment	1.8	46.0	41.6	10.6	341
Rent more or less land	0.9	27.7	41.1	30.0	343
Determine when to sell agricultural products	2.4	55.9	29.7	12.1	340
Produce a crop or livestock	1.5	43.2	28.3	27.1	336
Try a new agricultural practice	1.8	56.4	24.0	17.8	337

Table 13. Farm spouses' report on frequency of life pressures

Pressures	Almost never	Occasionally	Daily	Does not apply	Number of respondents
			Percent		
Lacking control over weather and commodity prices	11.1	54.8	25.6	8.4	332
Problems in balancing work and family responsibilities	15.8	50.6	25.1	8.5	342
Indebtedness and debt-servicing problems	33.1	39.3	10.4	17.2	338
Conflict with children	32.8	44.9	8.2	14.1	341
Adjusting to new government policies	22.8	56.0	7.8	13.5	334
Conflict with spouse	38.1	51.3	7.0	3.5	341
Insufficient support from spouse in farm and family duties	55.9	30.8	5.3	8.0	338
No farm help or loss of help when needed	27.1	45.1	3.8	23.9	339
Difficulty with child care arrangements	28.6	15.8	2.1	53.6	336

Table 14. Coping strategies used by farm spouses

Coping strategies	Use a great deal	Use quite a bit	Use somewhat	Never use	Number of respondents
			Percent		
Participate in church activities	35.0	19.8	28.9	16.3	343
Remind myself that for everything bad about farming, there is also something good	20.7	36.7	30.5	12.1	338
Notice people who have more difficulties in life than I do	19.9	34.7	39.8	5.6	337
Tell myself that success in farming is not the only important thing in life	18.2	32.4	31.5	17.9	336
Put up with a lot as long as I make a living from farming	18.2	31.3	29.2	21.3	329
Don't expect to get much income from farming	18.0	17.4	40.4	24.2	327
Make a plan of action and follow it	17.2	32.3	37.5	12.9	325
Go on as if nothing is happening	14.1	24.3	41.4	20.1	333
Wish that the situation would go away or somehow be over with	13.1	17.1	39.6	30.2	328
Try to keep my feelings to myself	12.6	24.0	44.9	18.6	334
Become more involved in activities outside the farm	11.5	27.4	47.9	13.2	340
Seek spiritual support from minister, priest or other	9.6	9.6	32.2	48.7	335
Keep problems secret from others	7.3	13.0	52.9	26.9	333
Seek support from friends and/or relatives	6.6	15.9	46.8	30.6	333
Talk to someone who can do something concrete about the problem	4.6	12.8	37.5	45.1	328
Refuse to think about it	3.9	14.2	43.9	37.9	330
Try to make myself feel better by eating, drinking, smoking, using medication	3.6	5.1	23.0	68.4	335
Talk to a family counselor or other mental health professional	1.2	1.2	3.9	93.7	331

Table 15. Operator and farm spouse membership in farm and local organizations

Organizations/activities	Spouse				Operator			
	Member	Former member	Never member	Number of respondents	Member	Former member	Never member	Number of respondents
	Percent				Percent			
Any organization, such as National Farmers Organizations, Grange, Farm Bureau, National Farmers Union, Young Farmers and Farm Wives	50.2	13.4	36.5	329	58.8	15.8	25.5	330
Any women's branches of general farm organizations, such as Farm Bureau Women	8.7	9.7	81.6	321	3.4	7.5	89.2	268
Any commodity producers' associations, such as the American Dairy Association or National Wheat Producers Association	10.9	3.7	85.3	320	21.8	5.9	72.3	307
Any women's branches of commodity organizations, such as the Cattlewomen or the Wheathearts	2.8	2.2	95.1	324	2.2	1.8	96.1	279
Women's farm organizations, such as Women for Agriculture, American Agri-Women, or Women Involved in Farm Economics	1.2	1.2	97.5	323	0.7	0.4	98.9	272
Farm political action groups, such as a state Family Farm Movement or National Save the Family Farm Coalition	1.5	0.3	98.2	329	2.0	0.3	97.7	298
Local governing board, such as school board or town council	4.0	4.6	91.4	326	11.0	8.4	80.5	308
Marketing cooperative	9.3	2.5	88.2	323	22.0	5.3	72.7	304
Farm supply cooperative	12.7	2.8	84.6	324	23.3	5.9	70.8	305

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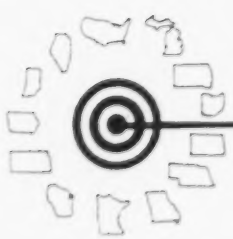

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Iowa State University
216 East Hall
Ames, Iowa 50011
(515) 294-8321